

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Troy C Palmer

Debtor(s)

Case No. 07 B 09472

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/24/2007.
- 2) The plan was confirmed on 10/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/23/2012.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$38,618.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,080.55
Less amount refunded to debtor	\$1,043.48

NET RECEIPTS: **\$72,037.07**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,964.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,864.90**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	NA	2,149.76	2,149.76	1,354.80	0.00
AmeriCash Loans LLC	Unsecured	NA	3,716.88	3,716.88	2,342.42	0.00
Applied Card Services	Unsecured	898.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	1,312.96	1,312.96	827.44	0.00
Asset Acceptance	Unsecured	119.00	1,746.87	1,746.87	1,100.87	0.00
City Of Chicago Dept Of Revenue	Unsecured	3,130.00	3,150.00	3,150.00	1,985.14	0.00
Credit Acceptance Corp	Secured	4,687.00	3,653.08	4,170.04	4,170.04	508.02
Devon Financial Services Inc	Unsecured	NA	413.43	413.43	260.55	0.00
East Bay Funding	Unsecured	585.00	585.00	585.00	368.68	0.00
F&W LLC	Unsecured	2,602.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Bank	Unsecured	0.00	NA	NA	0.00	0.00
Harvard Collection Services In	Unsecured	531.00	NA	NA	0.00	0.00
Heights Finance Corporation	Unsecured	352.00	NA	NA	0.00	0.00
Illinois Dept Of Human Services	Unsecured	20,759.11	20,139.25	20,139.25	12,691.99	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	132.80	132.80	83.69	0.00
Illinois Dept of Revenue 0414	Priority	NA	741.87	741.87	741.87	0.00
Internal Revenue Service	Priority	30,123.98	30,196.47	30,196.47	30,196.47	0.00
Internal Revenue Service	Unsecured	NA	1,721.41	1,721.41	1,084.85	0.00
Island National Group	Unsecured	1,088.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,088.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	9,822.19	9,822.19	6,190.09	0.00
Jefferson Capital Systems LLC	Unsecured	407.00	407.07	407.07	256.55	0.00
Medical Accounting Service	Unsecured	125.00	NA	NA	0.00	0.00
Medical Collections	Unsecured	240.00	NA	NA	0.00	0.00
Mercury Finance Co	Unsecured	0.00	NA	NA	0.00	0.00
Mercury Finance Co	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Midland Credit Management	Unsecured	588.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	589.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	11,495.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	589.00	588.81	588.81	371.08	0.00
Midland Finance Company/CPS	Unsecured	627.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	507.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	306.00	NA	NA	0.00	0.00
Palisades Collection LLC	Unsecured	NA	886.69	886.69	558.83	0.00
Providian Financial	Unsecured	0.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	125.00	125.02	125.02	78.79	0.00
WFNNB/Lerner	Unsecured	240.00	NA	NA	0.00	0.00
WFNNB/The Avenue	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,170.04	\$4,170.04	\$508.02
TOTAL SECURED:	\$4,170.04	\$4,170.04	\$508.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,938.34	\$30,938.34	\$0.00
TOTAL PRIORITY:	\$30,938.34	\$30,938.34	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,898.14	\$29,555.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,864.90</u>
Disbursements to Creditors	<u>\$65,172.17</u>
TOTAL DISBURSEMENTS :	<u>\$72,037.07</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.